

<b>Information to identify the case:</b>		
Debtor 1:	<u>David L. Mattis</u>	Social Security number or ITIN: xxx-xx-0684 EIN: -- --
	First Name Middle Name Last Name	
Debtor 2:	<u>C. Michelle Mattis</u>	Social Security number or ITIN: xxx-xx-8463 EIN: -- --
(Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 9/19/23
Case number:	23-21984-GLT	

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	David L. Mattis	C. Michelle Mattis
<b>2. All other names used in the last 8 years</b>		aka Carol Michelle Mattis
<b>3. Address</b>	1504 East Gibson Avenue South Connellsville, PA 15425	1504 East Gibson Avenue South Connellsville, PA 15425
<b>4. Debtor's attorney</b> Name and address	Daniel R. White Zebley Mehalov & White, p.c. 18 Mill Street Square P.O. Box 2123 Uniontown, PA 15401 U.S.A.	Contact phone 724-439-9200 Email: <a href="mailto:dwhite@zeblaw.com">dwhite@zeblaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 10/16/23

**For more information, see page 2**



In re:  
David L. Mattis  
C. Michelle Mattis  
Debtors

Case No. 23-21984-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 16, 2023

User: auto  
Form ID: 309iPGH

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ David L. Mattis, C. Michelle Mattis, 1504 East Gibson Avenue, South Connellsville, PA 15425-4931
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15646255	+ Cross River Bank/Upgrade, 885 Teaneck Road, Teaneck, NJ 07666-4547
15638777	+ Glass Cap Federal Cred, P.O. Box 60070, Harrisburg, PA 17106-0070
15638778	Glass Cap Federal Credit Union Visa, P.O. Box 31112, Tampa, FL 33631-3112
15646256	+ Penn Highlands Hospital, 401 East Murphy Avenue, Connellsville, PA 15425-2700
15638794	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court:, TEMPOE, 1750 Elm Street--Suite 1200, Manchester, NH 03104
15638795	+ The United Federal Credit Union, 3 Sunset Beach Road, Morgantown, WV 26508-4431

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dwhite@zeblaw.com	Oct 17 2023 06:38:00	Daniel R. White, Zebley Mehalov & White, p.c., 18 Mill Street Square, P.O. Box 2123, Uniontown, PA 15401, U.S.A.
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Oct 17 2023 06:38:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Oct 17 2023 05:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 17 2023 06:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 17 2023 05:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 17 2023 06:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Oct 17 2023 06:39:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15646254	Email/Text: customercareus@creditcorpsolutionsinc.com	Oct 17 2023 06:38:00	Credit Corp Solutions, Inc., 121 W. Election Road, Suite 200, Draper, UT 84020
15638766	+ EDI: CAPITALONE.COM	Oct 17 2023 05:26:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285

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15638768	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 17 2023 06:39:00	Capital One Bank USA NA, c/o Midland Funding, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2709
15644031	EDI: CAPITALONE.COM	Oct 17 2023 05:26:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15638769	+ EDI: CAPITALONE.COM	Oct 17 2023 05:26:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15638770	EDI: WFNNB.COM	Oct 17 2023 05:26:00	Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15638771	+ EDI: WFNNB.COM	Oct 17 2023 05:26:00	Comenity/Boot Barn, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15638772	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 17 2023 06:38:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15645138	EDI: DISCOVER.COM	Oct 17 2023 05:26:00	Discover Bank, P.O. Box 3025, New Albany, Oh 43054-3025
15638774	+ EDI: DISCOVER.COM	Oct 17 2023 05:26:00	Discover Financial, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
15638775	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 17 2023 06:38:00	Fortiva, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555
15638779	EDI: IRS.COM	Oct 17 2023 05:26:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15638780	EDI: JEFFERSONCAP.COM	Oct 17 2023 05:26:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15638781	^ MEBN	Oct 17 2023 01:30:24	KML Law Group, BNY Mellon Independence Center, 701 Market Street--Suite 5000, Philadelphia, PA 19106-1541
15639213	Email/Text: ktramble@lendmarkfinancial.com	Oct 17 2023 06:38:00	Lendmark Financial Services, LLC, 2118 Usher Street NW, Covington GA 30014
15638782	^ MEBN	Oct 17 2023 01:29:31	Lendmark Financial Services, Attn: Bankruptcy, 1735 North Brown Rd., Suite 300, Lawrenceville, GA 30043-8228
15638784	Email/Text: ml-ebn@missionlane.com	Oct 17 2023 06:38:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15638783	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 17 2023 06:39:00	Midland Funding, LLC, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069
15638785	+ Email/Text: Bankruptcies@nragroup.com	Oct 17 2023 06:39:00	National Recovery Agency, Attn: Bankruptcy, 2491 Paxton Street, Harrisburg, PA 17111-1036
15638786	+ Email/Text: electronicbkydocs@nelnet.net	Oct 17 2023 06:39:00	Nelnet, Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505
15638787	+ EDI: AGFINANCE.COM	Oct 17 2023 05:26:00	OneMain Financial, Attn: Bankruptcy, P.O. Box 3251, Evansville, IN 47731-3251
15638788	EDI: PRA.COM	Oct 17 2023 05:26:00	Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502
15646258	+ Email/Text: shari.stephenson@revcosolutions.com	Oct 17 2023 06:38:00	REVCO SOLUTIONS, INC., 3850 PRIORITY WAY SOUTH DR #114, INDIANAPOLIS, IN 46240-3813
15638789	+ Email/Text: customerservice@rfgionline.com	Oct 17 2023 06:39:00	RFGI, Attn: Bankruptcy, P.O. Box 537, Sycamore, IL 60178-0537
15638790	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 17 2023 06:39:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, P.O. Box 65250, Salt Lake City, UT 84165-0250
15638791	+ EDI: RMSC.COM	Oct 17 2023 05:26:00	Synchrony Bank, Attn: Bankruptcy Department,

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15638792	+ EDI: RMSC.COM		P.O. Box 965060, Orlando, FL 32896-5060
		Oct 17 2023 05:26:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15638793	EDI: RMSC.COM		
		Oct 17 2023 05:26:00	Synchrony Bank/TJX Rewards, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15638796	Email/Text: bknotice@upgrade.com		
		Oct 17 2023 06:38:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
15646257	+ Email/Text: BankruptcyNotice@upmc.edu		
		Oct 17 2023 06:39:00	UPMC Shadyside, 5230 Centre Avenue, Pittsburgh, PA 15232-1304
15638797	EDI: USBANKARS.COM		
		Oct 17 2023 05:26:00	US Bank, NA, P.O. Box 790084, Saint Louis, MO 63179
15638798	Email/Text: bankruptcy@firstenergycorp.com		
		Oct 17 2023 06:39:00	West Penn Power, 76 South Main Street, A-RPC, Akron, OH 44308-1890
TOTAL: 39			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as trustee, on beh
15638767	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15638773	*+	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15638776	*+	Fortiva, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-7 Asset-Backed Securities, Series 2006-7 bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Joint Debtor C. Michelle Mattis lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Debtor David L. Mattis lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

TOTAL: 5